

Fill in this information to identify your case:

Debtor 1 Karla Noreen Wilks
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 18-35718
(if known)

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Karla Noreen Wilks
Karla Noreen Wilks
Signature of Debtor 1

Date December 14, 2018

X _____
Signature of Debtor 2

Date _____

Fill in this information to identify your case:

Debtor 1 **Karla Noreen Wilks**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **EASTERN DISTRICT OF VIRGINIA**

Case number **18-35718**
(if known)

☐ Check if this is an amended filing

Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- ☐ creditors have claims secured by your property, or
- ☐ you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: Consumer Portfolio Services	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
Description of property: 2008 Mercedes- Benz R-Class securing debt: 166335 miles R-350		
Creditor's name: Mattress Firm: Progressive	<input type="checkbox"/> Surrender the property. <input checked="" type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
Description of property: Bed securing debt:		

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
--	----------------------------

Debtor 1 Karla Noreen Wilks

Case number (if known) 18-35718

Lessor's name: **Janet Bell**

☐ No

☒ Yes

Description of leased Property: **Residential Lease**

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ Karla Noreen Wilks
Karla Noreen Wilks
Signature of Debtor 1

X _____
Signature of Debtor 2

Date December 14, 2018

Date _____

Allianceone
1684 Woodlands Dr Ste 15
Maumee, OH 43537

Allied Cash Advance
200 SE 1st Street
Suite 800
Miami, FL 33131

Bcci
7001 Post Rd Suite 200
Dublin, OH 43016

Bon Secour
8550 Mayland Drive
Richmond, VA 23294

Bon Secours
P.O. Box 28538
Richmond, VA 23228

Bruce Matson, Esq., Trustee
Riverfront Plaza, East Tower
951 East Byrd Street, 8th Fl.
Richmond, VA 23219

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130

Capital One
15000 Capital One Dr
Richmond, VA 23238

Check City
2729B West Broad Street
Richmond, VA 23230

Check Smart
c/o BCCI Recovery
7001 Post Road, Ste 200
Dublin, OH 43016

City of Richmond
P. O. Box 101696
Atlanta, GA 30392-1696

City of Richmond
Department of Public Utilities
730 E Broad Street, 5th Floor
Richmond, VA 23219

City of Richmond, VA
P. O. Box 101696
Atlanta, GA 30392-1696

Collection
Po Box 9134
Needham, MA 02494

Comcast
5401 Staples Mill Road
Richmond, VA 23228-5421

Comenity Bank/Ashley Stewart
Attn: Bankruptcy Dept
Po Box 182125
Columbus, OH 43218

Comenity Bank/Ashley Stewart
Po Box 182789
Columbus, OH 43218

Comenity-Ashley Stewart
PO Box 659705
San Antonio, TX 78265-9705

Commonwealth Radiology
1510 Willow Lawn Drive
Suite 102
Richmond, VA 23230-3429

Connecticut General Life Insur
Scranton Claim Office
P.O. Box 182223
Chattanooga, TN 37422-7223

Consumer Portfolio Services
PO Box 57071
Irvine, CA 92619-7071

Consumer Portfolio Svc
Attn: Bankruptcy
Po Box 57071
Irvine, CA 92619

Consumer Portfolio Svc
Po Box 57071
Irvine, CA 92619

County of Henrico
Department of Public Utilities
P. O. Box 90775
Richmond, VA 23273-0775

County of Henrico VA
Dept of Public Utilities
PO Box 90799
Henrico, VA 23228-0799

Credit Adjustment Bo
306 East Grace Street
Richmond, VA 23219

Department of Public Utilities
P. O. Box 26060
Richmond, VA 23274-0001

District of Columbia
Notice of Infraction
DC Photo Enforcement Office
Richmond, VA 23223

Diversified Collection Service
P. O. Box 9057
Pleasanton, CA 94566-9057

Dominion Medical Associates
P.O. Box 5449
Richmond, VA 23220

Dominion Power
P. O. Box 26666
Richmond, VA 23261

East Bay Funding
c/o Resurgent Capital Services
PO Box 288
Greenville, SC 29603

EMCC
P.O. 956188
Duluth, GA 30095

EOS CCA
PO Box 981002
Boston, MA 02298-1002

Eos Cca
Attn: Bankruptcy
Po Box 329
Norwell, MA 02061

Eos Cca
Po Box 981008
Boston, MA 02298

Glenwood Farms
3753 Bolling Road
Richmond, VA 23223

Greensboro Service Center
P. O. Box 740800
Atlanta, GA 30374-0800

I C System Inc
Po Box 64378
Saint Paul, MN 55164

James H. Cane, MD
James River Surgical Center
8266 Atlee Road, MOB 11, #215
Mechanicsville, VA 23116

Janet Bell
14230 Camack Trail
Midlothian, VA 23114

Law Office Of M.N.Kay
7 Penn Plz
New York, NY 10001

Law Offices G. Manoli Loupassi
6002A West Broad Street
Suite 200
Richmond, VA 23230

Law Offices of Mitchell N. Kay
P. O. Box 9006
Smithtown, NY 11787-9006

Leland Scott & Associa
Po Box 2205
Mansfield, TX 76063

Leland Scott & Associates
P. O. Box 2205
Mansfield, TX 76063-0040

Lvnv Funding Llc
Po Box 740281
Houston, TX 77274

LVNV Funding LLC

Marauder Corporation
74923 Highway 111
Indian Wells, CA 92210

Mattress Firm: Progressive
Richmond #171014
4746 Laburnum Avenue
Henrico, VA 23231

MCV Associated Physician
P. O. Box 91747
Richmond, VA 23291

MCV Physicians
1605 Rhoadmiller Street
Richmond, VA 23220-1100

National Credit Adjust
327 W 4th Ave
Hutchinson, KS 67501

National Credit Adjusters
P. O. Box 3023
327 W. 4th Street
Hutchinson, KS 67504-3023

Nationwide Insurance
One Nationwide Plaza
Columbus, OH 43215-2220

Ntelos
8400 W. Broad Street
Richmond, VA 23294

Office of the U.S. Trustee
701 East Broad Street
Suite 4300
Richmond, VA 23219

Ortho Virginia
PO Box 75831
Baltimore, MD 21275

Parrish & Lebar
5 E. Franklin Street
Richmond, VA 23219

Professional Account Managemt
P.O. Box 37038
Washington, DC 20013

Progressive Day Care
1518 Texas Avenue
Richmond, VA 23220

Quick Cash
7810 Staples Mills Road
Richmond, VA 23228

Receivable Management
7206 Hull Street Rd Ste
Richmond, VA 23235

Receivables Management Systems
P. O. Box 8630
Richmond, VA 23226-0630

Richmond Community Hospital
P.O. Box 277431
Atlanta, GA 30384

Richmond Postal CU
P. O. Box 4519
Carol Stream, IL 60197-4519

Rmd Postal
Box 26024 Po
Richmond, VA 23260-6024

Rpecu
1601 Ownby Lane
Richmond, VA 23220

Sam's Club
P. O. Box 530942
Atlanta, GA 30353-0942

Schettine & Nguyen, PLC
10 South 23rd Street
Second Floor
Richmond, VA 23223

Social Security Administration
2001 12th Avenue N.
Birmingham, AL 35285-0001

St Mary's Hospital
5801 Bremono Road
University Of Richmon, VA 23173

T Mobile
P. O. Box 660252
Dallas, TX 75266-0252

Tate & Kirklin Associated
2810 Southampton Road
Philadelphia, PA 19154

TransWorld
Collection Agency
500 VA Dr., Ste 514
Fort Washington, PA 19034

Tuckahoe Orthopaedic Assoc.
1501 Maple Avenue
Richmond, VA 23226

United Consumer, Inc.
P. O. Box 4466
Woodbridge, VA 22194-4466

United Healthcare Insurance Co
Greensboro Service Center
P O Box 740800
Atlanta, GA 30374

Verizon
P. O. Box 660720
Dallas, TX 75266-0720

Verizon Virginia Inc
500 Technology Dr
Weldon Spring, MO 63304

Virginia Dept of Taxation
P.O. Box 2369
Richmond, VA 23218

VISA
Richmond Postal Credit Union
PO Box 4519
Carol Stream, IL 60197

United States Bankruptcy Court
Eastern District of Virginia

In re **Karla Noreen Wilks**

Debtor(s)

Case No. **18-35718**

Chapter **7**

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- ☐ Involuntary/Voluntary Petition [*Specify reason for amendment:* ____]
Check if applicable: ☐ Soc. Sec. No. amended. [*If applicable: An original, signed Official Form 121 was mailed/hand-delivered to the Clerk's office on ____.**]
- ☐ Summary of Your Assets and Liabilities (and Certain Statistical Information - Individuals Only)
- ☐ Declaration (Individuals - Form 106Dec) (Non-Individuals - Form 202)
- ☐ Schedule A/B – Property
- ☐ Schedule C – The Property You Claim as Exempt
- ☐ Schedule D – Creditors Who Hold Claims Secured by Property (See LBR 1009-1)
- ☐ Schedule E/F – Creditors Who Have Unsecured Claims (See LBR 1009-1)
- ☐ Schedule E/F Creditors Who Have Unsecured Claims (See LBR 1009-1)
(\$31.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.) Check applicable statement(s):
- ☐ **Creditor(s) added** ☐ **Creditor(s) deleted**
- ☐ **Change in amounts owed or classification of debt**
- ☐ **No pre-petition creditors added/deleted, or amounts owed or classification of debt changed.** [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]
- ☐ **Post-petition creditors added (Schedule of Unpaid Debts)**
- REMINDER: Conversion of Chapter 13 to Chapter 7 - only file Schedule of Unpaid Debts.**
- ☐ Schedule G – Executory Contracts and Unexpired Leases
- ☐ Schedule H – Codebtors
- ☐ Schedule I – Your Income
- ☐ Schedule J – Your Expenses

[NOTE: The form “NOTICE TO CREDITOR(S) (RE AMENDMENT)” is still required when adding or deleting creditors.

*Amendment of debtor(s) Social Security Number requires that this cover sheet together with a completed Official Form 121 – Statement About Your Social Security Numbers be electronically filed or submitted to the Clerk’s Office for “restricted” entry of the amended Social Security Number into the case record.]

- ☐ Statement of Financial Affairs
- ☒ Statement of Intention for Individuals Filing Under Chapter 7
- ☐ Chapter 11 List of Equity Security Holders
- ☐ Chapter 11: The List of Creditors Who Have the 20 Largest Unsecured Claims Against You Who Are Not Insiders
- ☐ Attorney’s Disclosure of Compensation
- ☐ Other: ____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: ____.

Date: December 14, 2018

/s/ Raymond L. Palmer, Sr.

Raymond L. Palmer, Sr. 20687

Attorney for Debtor(s) [or *Pro Se* Debtor(s)]

State Bar No.: **20687 VA**

Mailing Address: **Law Offices of Raymond L. Palmer & Associates**
100 N. 5th Street
Richmond, VA 23219

Telephone No.: **804-644-0200**